

MAXPOWER LAW
ROAD & RUBBER



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10 TIPS! *to Help You Keep Your New Year's Resolutions*

Chances are at some time in your life, you've made a New Year's resolution — and then broken it. This year, stop the cycle of resolving to make change and then not following through. If your resolution is to take better care of yourself and get healthy, you will have a much better year if your resolution sticks. Here are ten tips to help you get started.

BE REALISTIC

The surest way to fall short of your goal is to make your goal unattainable. For instance, resolving to NEVER eat your favorite food again is setting you up to fail. Instead, strive for a goal that is attainable, such as avoiding it more often than you do now.

PLAN AHEAD

Don't make your resolution on New Year's Eve. If you wait until the last minute, it will be based on your mindset that particular day. Instead, it should be planned well before December 31st arrives.

OUTLINE YOUR PLAN

Decide how you will deal with the temptation to skip that exercise class or have that piece of cake.

MAKE A "PROS" AND "CONS" LIST

It may help to see a list of items on paper to keep your motivation strong. Develop this list over time, and ask others to contribute to it.

TALK ABOUT IT

Don't keep your resolution a secret. Tell friends and family members who will be there to support your resolve to change yourself for the better or improve your overall health.

REWARD YOURSELF

This doesn't mean that you can eat an entire box of chocolates if your resolution is to eat a better diet. Instead, celebrate your success by treating yourself to something you enjoy that doesn't contradict your resolution.

TRACK YOUR PROGRESS

Keep track of each small success. Short-term goals are easier to keep, and each small accomplishment will help keep you motivated.

DON'T BEAT YOURSELF UP

Obsessing over the occasional slip won't help you achieve your goal. Do the best you can each day & take one day at a time.

STICK TO IT

Experts say it takes about 21 days for a new activity to become a habit and six months for it to become part of your personality. It won't happen overnight, so be persistent and patient!

KEEP TRYING

If you have totally run out of steam when it comes to keeping your resolution by mid-February, don't despair. Start over again! Recommit yourself for 24 hours. You can do anything for 24 hours. The 24-hour increments will soon build on each other and, before you know it, you will be back on track.



Happy New Year!

What are you looking forward to this year?

With Covid mostly behind us, Shelly and I are looking forward to a year without major global health scares out there. Are we fooling ourselves? Possibly, but optimism is much better for your mental health. I still find myself hoping for the return of our former "normal" life.

We are starting the year with a short work trip followed by vacation, all in the beautiful State of Hawaii. What island in Hawaii is your favorite? We love Maui most of all. It's feels comfortable and relaxing for us. Sun and water are definitely my happy place.

We are also planning on attending as many live music concerts as we can fit in this year. BottleRock in Napa over the Memorial Day holiday is a must. If you've never heard of it, I encourage you to check it out. It's a three-day event with four main stages going all the time. It's amazing! There are other multiday music festivals around the country that are also great. If you haven't attended a big music festival, I recommend it. Especially if you are like me and find live music clears your head and just makes you happy.

At our firm we are expecting all the Covid restrictions with the courts to end. The court system in Washington has mostly returned to normal. However, when the economy is bad, like it is now and expected to continue

through 2023, insurance companies tend to tighten the purse strings. I expect more low ball offers to our clients, thus increasing the need to file lawsuits to get fair compensation. Luckily, we are really good at what we do so this kind of environment is what we do best.

Remember we love referrals from people like you who read our newsletter. Please feel free to refer us to anyone you think could use our services, especially in any kind of vehicle accident. The best compliment we can receive is your referral.

I wish you all the best in this New Year!

Max

2023



JANUARY EVENTS

January 13 - 15 Monster Trucks

Big trucks with big wheels make big noise and excitement at Monster Jam in the Tacoma Dome.

Visit www.tacomadome.org/events/detail/monster-jam-2023 for details and schedule.

January 19 - 22 Tacoma RV Show

Check out hundreds of recreational vehicles at the Tacoma RV Show in the Tacoma Dome. Children age 16 and younger are free. Repeats in October.

For information, visit www.tacomarvshow.com.

January 20 - 22 Remodeling Expo

Get ideas for your dream home from speakers, vendors, and remodeling experts at the Northwest Remodeling Expo at Washington State Convention Center, 705 Pike St. in Seattle.

For information, visit www.homeshowcenter.com/details/seattle.

January 26 - 29 Tacoma Home & Garden Show

Thinking about some home improvements either inside or outside? Then the Tacoma Home & Garden Show is for you.

For information, visit www.tacomahomeandgardenshow.com.



January is a Good Time to Review Your Insurance Coverage

We always recommend you shop your insurance every 2-3 years. The sad reality is that there is no loyalty shown by insurance companies. Many clients comment I've been with my insurance company for years and this is how they treat me, low ball offers that force litigation. That's why you should shop by price and don't worry too much about which insurance company you choose.

We have found that USAA has the best rates most often but you have to have military ties to get it. Costco also has vehicle insurance available at good rates through a branch of American Family Insurance.

Many people often believe they have "Full Coverage" only to find out they did not. While "full coverage" is a term loosely thrown around by insurance companies, it is often misunderstood. The information below is designed to provide you with suggested coverage INCLUDING UNINSURED AND

UNDERINSURED COVERAGE, so that you are truly, "FULLY COVERED" and your family is minimally protected.

PROTECTS YOU IF A CLAIM IS FILED AGAINST YOU:

Liability Coverage

Bodily Injury Limits:

- \$300,000 each person
- \$500,000 each accident

Property Damage Limits:

- \$100,000 each accident

PROTECTS YOU IF THE VEHICLE CAUSING THE ACCIDENT HAS NO OR NOT ENOUGH INSURANCE:

Uninsured Motorist Coverage (UM) / Underinsured Motorist Coverage (UIM)

Bodily Injury Limits:

- \$300,000 each person
- \$500,000 each accident

PAYMENT FOR YOUR MEDICAL BILLS:

Personal Injury Protection (PIP) or Medical Payments

- \$25,000 each person

PROVIDES ADDITIONAL PROTECTION FOR CATASTROPHIC ACCIDENTS:

Umbrella Coverage with UM/UIM Coverage

- \$1,000,000 each accident

PAYS FOR PROPERTY DAMAGE TO YOUR VEHICLE REGARDLESS OF FAULT OR CAUSE OF DAMAGE:

Collision & Comprehensive

Property Damage Limits:

- Equal to vehicle value

If you're not sure what coverage you have or what you need to change, please sign up for our VIP program to be eligible for a **FREE INSURANCE COVERAGE REVIEW** whenever you need it. You can sign up to be a VIP on our website at www.maxpowerlaw.com.

Shelly's RECIPE CORNER

Brown Butter Raspberry Baked Oatmeal

In this baked oatmeal, perfectly tender spiced oats mixed with sweet and tart fruit are topped with crispy coconut and pecans. The recipe calls for raspberries, but blackberries, blueberries, or sliced strawberries would work as well. Blooming the spices in the hot brown butter releases their flavors and infuses the entire dish with a nutty warmth. The baked oatmeal can be refrigerated in an airtight container for up to 4 days. Cover with foil and reheat in a 350°F oven for 20 minutes, or microwave individual portions on high for 1 minute.

Ingredients:

- Cooking spray
- ¼ cup unsalted butter
- 1 ½ teaspoons ground cinnamon
- ¼ teaspoon ground nutmeg
- 2 cups (about 7 ounces) uncooked old-fashioned regular rolled oats
- 1 teaspoon baking powder
- ½ teaspoon kosher salt
- ½ cup plus 2 tablespoons chopped toasted pecans, divided
- 2 cups plain unsweetened almond milk
- ½ cup pure maple syrup, plus more for serving, if desired
- 1 large egg, beaten
- 2 teaspoons vanilla extract
- 2 medium (6 ounces each) bananas, sliced 1/2-in. thick (about 1 1/2 cups)
- 1 ½ cups fresh raspberries (from 1 [6-ounce] package), divided
- ¼ cup unsweetened flaked coconut

Directions:

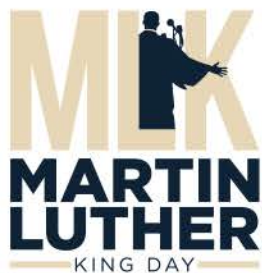
Preheat oven to 375°F. Lightly coat an 8-inch square baking dish with cooking spray. Melt butter in a small skillet over medium. Continue cooking, stirring constantly, until butter is browned and has a nutty aroma, 2 to 3 minutes. Pour butter into a large bowl; stir in cinnamon and nutmeg. Let cool 5 minutes.

Stir together oats, baking powder, salt, and 1/2 cup of the pecans in a medium bowl; set aside. Add milk, maple syrup, egg, and vanilla to cooled butter mixture; whisk to combine. Stir in oat mixture.

Arrange bananas in a single layer on bottom of prepared baking dish. Sprinkle evenly with 3/4 cup of the raspberries. Spoon oat mixture evenly over top. Sprinkle with remaining 3/4 cup raspberries, then with coconut, and finally with remaining 2 tablespoons pecans. Bake in preheated oven until set and golden brown, about 35 minutes. Let cool 5 minutes. Serve with additional maple syrup, if desired.



Photo & recipe compliments of foodandwine.com



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MaxPower Law VIP Program



Become a VIP Member and take advantage of some amazing benefits!

Email us at info@maxpowerlaw.com for more information, or visit our website at MaxPowerLaw.com

Thank you!

FOR YOUR REFERRALS!!

Referrals from family, friends, and clients are the highest compliment we can receive.

We thank you for trusting us with your closest friends and loved ones.



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